

INTEREST RATES for Savers with effect from 14 January 2022

VARIABLE RATE ACCOUNTS CURRENTLY MARKETED

Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**
NOTICE ACCOUNTS			AFFINITY ACCOUNTS			DEPOSIT ACCOUNTS FOR ORGANISATIONS		
TRACKER 60 DAY NOTICE			HOSPICE AFFINITY SAVINGS			BUSINESS 90 DEPOSIT		
Interest rate tracks the Bank of England Base Rate, plus 0.15%. This guarantee will be reviewed annually, with any changes applied 1 November.			Each year, on 1 December, 1% of the average balances held in the account during the previous year will be donated to three local hospices in Leicestershire and Warwickshire.			£25,000 0.40% 0.40%		
£2,500	0.40%	0.40%	£500	0.15%	0.15%	BUSINESS 30 DEPOSIT (all Issues)		
EASY ACCESS ACCOUNTS			CHILDREN'S ACCOUNTS			CHARITY ACCUMULATOR EASY ACCESS ACCOUNT		
PLAIN SAILING EASY ACCESS			STARTER 4 TEN CHILDREN'S SAVER (all Issues)			CHARITY ACCUMULATOR 90 DAY NOTICE ACCOUNT		
(previously High Rise)			£1,000 1.80% 1.80%			£500 0.15% 0.15%		
(including monthly income)			£10 1.55% 1.55%			TREASURER'S DEPOSIT		
£50,000	0.15%	0.15%	SAVINGS BONDS			Interest rates are the same as for our Plain Sailing Easy Access Account.		
£25,000	0.10%	0.10%	Please ask in a branch or see our website at hrbs.co.uk for details of currently available Fixed Rate Bonds.					
£25	0.05%	0.05%						

VARIABLE RATE ACCOUNTS NO LONGER MARKETED

Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**
EASY ACCESS ACCOUNTS			NOTICE ACCOUNTS			TAX FREE SAVINGS***		
PREMIUM SAVER EASY ACCESS (all Issues)			RAINY DAY 60 DAY NOTICE (all Issues)			120 DAY NOTICE CASH ISA (all Issues)		
£500	0.20%	0.20%	£2,500	0.40%	0.40%	£500	0.50%	0.50%
With monthly income			With monthly income			7 DAY NOTICE CASH ISA		
£5,000	0.20%	0.20%	£5,000	0.40%	0.40%	£500	0.35%	0.35%
PANTHER EASY ACCESS			RAINY DAY 90 DAY NOTICE (all Issues)			90 DAY NOTICE CASH ISA		
(including monthly income)			£2,500	0.50%	0.50%	£500	0.45%	0.45%
£2,500	0.15%	0.15%	With monthly income			CASH ISA		
LOYAL SAVER EASY ACCESS			£5,000	0.50%	0.50%	£500	0.25%	0.25%
£500	0.10%	0.10%	RAINY DAY 120 DAY NOTICE (all Issues)			CASH ISA (previously TESSA ONLY ISA)		
EAGLE EASY ACCESS (including monthly income)			£2,500	0.60%	0.60%	£500	0.25%	0.25%
£25	0.15%	0.15%	With monthly income			VARIABLE RATE CASH ISA		
REGULAR SAVINGS PLUS			£5,000	0.60%	0.60%	£5,100	0.25%	0.25%
£25	0.25%	0.25%	TRACKER SAVINGS BOND (all Issues)			DEPOSIT ACCOUNTS		
NEST EGG SAVINGS			£2,500	0.25%	0.25%	SOLICITORS UNDESIGNATED CLIENT ACCOUNT		
£500	0.10%	0.10%	PANTHER+ 7 DAY NOTICE			With monthly income only		
ANNIVERSARY LOYALTY BOND			£2,500	0.15%	0.15%	£25,000	0.10%	0.10%
£500	0.25%	0.25%	POSTAL ACCOUNTS			CORPORATE DEPOSIT		
EVERYDAY SAVINGS (previously Flying Start)			90 DAY NOTICE POSTAL			Interest rates are the same as for our Plain Sailing Easy Access Account (see above). No monthly interest option available.		
£1	0.25%	0.25%	£2,500	0.50%	0.50%	OTHER ISSUES		
			30 DAY NOTICE POSTAL (all Issues)			EASY ACCESS BANK BASE RATE TRACKER		
			£2,500	0.30%	0.30%	£5,000	0.25%	0.25%
			POST HASTE EASY ACCESS			EASY ACCESS STARTER		
			£1,000	0.15%	0.15%	£10	0.25%	0.25%

NOTES Current interest rates are displayed in our offices and on the Society's website. If you are a basic taxpayer, since 6 April 2016 you have had a £1,000 Personal Savings Allowance (£500 if you are a Higher Rate taxpayer). This means most people no longer pay tax on their savings income. If you have savings income over your Personal Savings Allowance, you are responsible for making sure you are paying the correct tax directly to HM Revenue & Customs.

***Gross Rate** the contractual rate of interest to be paid on a savings account without any deduction being made in respect of personal Income Tax liability.

****AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year (or monthly as the case may be).

*****Tax Free Savings** Contractual rate of interest payable when the interest is exempt from tax.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The Society's registration number is 206043.